

## AMENDMENTS

The following listing of claims will replace all prior versions, and listings, of claims in the subject application:

1-40. (Cancelled)

41. (Currently Amended) A method for presenting and resolving a pre-existing bill, debt or other transaction, said method comprising the steps of:

establishing information and business rules common to members of each of one or more transaction communities stored in a database;

establishing an internet address associated ~~system access code and associating said system access code~~ with a particular one of said transaction communities;

communicating said internet address ~~system access code~~ to said members of said transaction community;

accessing, via said internet address, by at least one user in response to said communication of said internet address ~~receiving said system access code from at least one user for accessing said transaction community~~ to interactively exchange information within said transaction community between said user and said creditor for resolving said pre-existing bill, debt or other transaction; and

providing, in response to said interactive exchange of information, the at least one user with at least one option for resolving said pre-existing bill, debt or other transaction according to said established information and business rules;

wherein said transaction community comprises an account pool and associated electronic communication interfaces for said creditor and said user to conduct said interactive exchange of said information; and

wherein said at least one option comprises at least an option of negotiating the pre-existing bill, debt or transaction and an option of paying at least a portion of the pre-existing bill, debt or transaction.

42. (Original) The method of claim 41, wherein said user may provide information selected from the group consisting of an account number, and account specific information.

43. (Original) The method of claim 41, wherein said interactive exchange includes authorizing a payment transaction with said creditor that can be processed, funded and reported by the system through use of account specific information provided by said user.

44. (Original) The method of claim 41, wherein said user utilizes an internet website, an interactive voice response telephone system, a live operator, an electronic kiosk, or a customer service center to access said transaction community using said system access code.

45. (Original) The method of claim 41, said method further comprising the step of:  
consolidating payments received from said users such that collected payments are properly allocated to said creditors.

46. (Original) The method of claim 41, said method further comprising the step of:  
providing said user with advertising materials appropriate for said user.

47. (Original) The method of claim 41, said method further comprising the step of:  
allowing said user to access information unrelated to said bill or said debt, said unrelated information including financial, employment or demographic information.

48 (Original) The method of claim 41, said method further comprising the step of:  
allowing said user to resolve said bill or debt using their checking account.

49. (Original) The method of claim 48, said method further comprising the step of:  
verifying the availability of funds in said checking account prior to resolving said debt or said bill.

50. (Original) The method of claim 41, said method further comprising the step of:  
reporting said interactive exchange of information to said database.
51. (Original) The method of claim 41, said method further comprising the step of:  
providing at least one of a plurality of reports accessible by said user or said creditor, said reports providing transaction information from all payment channels.
52. (Original) The method of claim 41, wherein said information and business rules are selected from the group consisting of coordination of service termination status accounts, minimum payment requirements, payment method limitations, and payment method privilege suspension.
53. (Original) The method of claim 41, said method further comprising the steps of:  
allowing said information and business rules to be applied at user entry; and  
clearing said database prior to reporting to reduce invalid or unknown transactions.
54. (Currently Amended) A method for a debtor to resolve a pre-existing bill, debt or other transaction with a creditor via a debt resolution system having a plurality of transaction communities, said method comprising the steps of:  
receiving an internet address ~~system access code~~ and instructions for accessing a transaction community on the debt resolution system, wherein the internet address is associated with the transaction community;  
accessing, in response to said receipt of said internet address and instructions, said transaction community utilizing said internet address ~~system access code~~; and  
interactively exchanging information within said transaction community ~~between a user and~~ with a creditor for resolving said pre-existing bill, debt or other transaction[[,]] according to business rules established for said transaction community; and  
selecting from at least one provided option for resolving said pre-existing bill, debt or other transaction;

wherein said at least one option comprises at least an option of negotiating the pre-existing bill, debt or transaction and the option of paying at least a portion of the pre-existing bill, debt or transaction; and

wherein said transaction community comprises an account pool and associated electronic communication interfaces for said creditor and said user to conduct said interactive exchange of said information.

55. (Previously Presented) The method of claim 54, wherein said user accesses said transaction community via a means selected from the group consisting of an Internet website, an interactive voice response telephone system, a live operator, an electronic kiosk, and a customer service center.

56. (Previously Presented) The method of claim 54, said method further comprising the step of the user making a consolidated payment for distribution to said creditors.

57. (Previously Presented) The method of claim 54, said method further comprising the step of receiving advertising materials appropriate for said user, said advertising materials provided by the debt resolution system.

58. (Previously Presented) The method of claim 54, said method further comprising the step of:

accessing, by the user, information unrelated to said bill or said debt, said unrelated information including financial, employment or demographic information.

59. (Previously Presented) The method of claim 54, wherein said at least one provided option for resolving said bill, debt or other transaction comprises allowing said user to resolve said bill or debt using their checking account.

60. (Previously Presented) The method of claim 59, wherein said option for resolving said bill, debt or other transaction through a checking account further comprises the step of:

verifying the availability of funds in said checking account through the debt resolution system prior to resolving said debt or said bill.

61. (Previously Presented) The method of claim 54, said method further comprising the step of:

reporting, through the debt resolution system, said interactive exchange of information to said database.

62. (Previously Presented) The method of claim 54, said method further comprising the step of:

accessing, by the user, at least one of a plurality of reports made accessible by the debt resolution system to said user or said creditor, said reports providing transaction information from all payment channels.

63. (Original) The method of claim 54, wherein said information and business rules are selected from the group consisting of coordination of service termination status accounts, minimum payment requirements, payment method limitations, and payment method privilege suspension.

64. (Previously Presented) The method of claim 61, wherein said information and business rules are applied by the debt resolution system at user entry; and wherein said database is cleared by the debt resolution system prior to said reporting to reduce invalid or unknown transactions.